

**ABSTRACT OF THE INVENTION**

A method for brokering commercial transactions between an originator and a provider through a communications network includes the steps receiving provider criteria from each of a plurality of providers, wherein at least one of the provider criteria is included in requests for proposals forwarded to the respective provider, receiving a request for proposal from an originator, the request for proposal including originator criteria, wherein at least one of the originator criteria is included in proposals received by the originator; comparing the originator criteria included in the request for proposal with the provider criteria of a group of the plurality of providers, selecting one or more providers from the group of the plurality of providers, the selected one or more providers having at least one of their respective provider criteria matching at least one of the originator criteria, providing the request for proposal to the selected one or more providers, receiving a proposal in response to the request for proposal from at least one of the selected one or more providers, and providing the proposal to the originator.